

08/16/2017		
MARQUIS REED 3145 EARHART RD		
HERMITAGE, TN 37076		
Creditor:         COVENANT CROSSING/LTS           Account #:         B10           RDAC#:         RD636493           Balance Due:         4196.36		
DearMARQUIS REED :  RentDebt Automated Collections, LLC has been authorized byCOVENANT CROSSING/LTS to accept		
\$		
We are not obligated to renew this offer in the event you fail to pay by the due date. We reserve the right to revoke this offer without notice if the agreed upon payment is not received by the agreed upon due date.		
Please contact our office upon receipt of this letter to confirm receipt and to arrange to pay the settlement balance.		
This communication is from a debt collector, and is an attempt to collect a debt and any information obtained will be used for that purpose.		
amounts that are discharged as a result of a cancellation of a debt on a form 1099C. If COVENANT CROSSING/LTS is required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.		

See the reverse side of this letter for important consumer information.

Exhibit 2

## RENTDEBT AUTOMATED COLLECTIONS, LLC

Po Box 171077 Nashville, TN 37217 Toll Free: 800-467-2316 Fax: 214-393-5186 Nashville Tampa Seattle Mobile Payment in Full - Because your credit agreement may require you to pay interest on the outstanding portion of your balance, as well as late charges and costs of recovery, which vary from day to day, as you agreed in your credit agreement, the amount required to pay your account in full on the day you send payment may be greater than the amounts that appear in our written communications. If an amount is stated on a letter and you pay that amount, an adjustment may be necessary after we receive your payment. In that event, we will notify you of any adjustment in your balance. We encourage you to call prior to making a payment intended to pay your account in full.

**Email Communications** - By emailing RDAC, you are requesting to receive email from RDAC on an ongoing basis. You understand email is not a secured method of communication. By emailing and/or providing your telephone number you are giving express consent to call and/or reply to your personal email. Your response also provides assurance that the email address is secure to your use. You may withdraw consent or opt out by emailing RDAC. You may need Adobe Acrobat Reader to access some of the electronic records that may be sent to you.

**SEE THE FOLLOWING INFORMATION FOR YOUR STATE OF RESIDENCE -** We are required under state law to notify consumers of the following rights. The following notices apply to persons who reside in those states. This list does not contain a complete list of the rights consumers have under state and federal law.

California Residents - The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or <a href="https://www.ftc.gov">www.ftc.gov</a>.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**Colorado Residents -** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE <a href="https://www.coag.gov/car">www.coag.gov/car</a>. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. Local Office: 7200 S. Alton Way, STE B180, Centennial, CO. 80112, 720-508-1781.

Massachusetts Residents - NOTICE OF IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

Minnesota Residents - This collection agency is licensed by the Minnesota Department of Commerce.

North Carolina Residents - North Carolina permit number: 102834

**Tennessee Residents -** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance of Tennessee.

Utah Residents - As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

2802 Opryland Drive, Nashville, TN 37214 - 866-376-7834 - Mon-Thurs 8:00 am to 5:00 pm, Friday 8:00 am to 3:00 pm CST



10/17/2017

Marquis Reed 1511 10th ave north apt a Nashville,TN.37208 RentDebt Automated Collections, LLC
P.O. Box 171077
Nashville, TN 37217
(800) 445-1736
Hours of Operation
Mon-Thurs 8:00am-5:00pm CST Fri
8:00am-3:00pm CST

## RECEIPT FOR PAYMENT

Received from: Marquis Reed	
Amount: \$ 2,237.45 Date: 09/18/2017	
RDAC Acct #: RD636493	
Client Name: Covenant Crossing Apts	
Client Acct# B-10	
Total Paid: \$ 2,237.45	
Balance Due: \$ <u>0</u>	
Payment Method:	
Cash	
Check	
Credit Card	
Money Order 📝	
Other (Specify)	
Rvr RDAC	

<u>IF PAYING BY CREDIT CARD</u>: If you reverse this payment charge through the chargeback policy of Visa, MasterCard, or Discover, ACSI and the above referenced client reserve the right to initiate new collection efforts on the above referenced debt against you.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION

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